

APPOINTMENT OF SUBSTITUTE TRUSTEE  
(AND ACCELERATION OF MATURITY)

BK0943PG0110

WHEREAS, on April 3, 1991, Mandel C. McCulloch and Cheryl L. McCulloch executed and delivered to William H. Lovell as Trustee for First Commercial Mortgage Company of Memphis, a certain Deed of Trust securing a Promissory Note in the principal sum of \$37,550.00 payable to the order of First Commercial Mortgage Company of Memphis; said Deed of Trust is recorded in Book 538, Page 448 of the office of the Chancery Clerk of Desoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

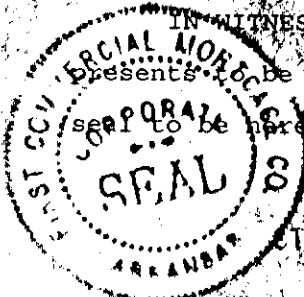
NOW, THEREFORE, First Commercial Mortgage Company, a corporation organized and existing under the laws of the State of Arkansas, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the aforementioned Trustee, and appoint and constitute **Kenneth Stockton** as Substitute Trustee in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, First Commercial Mortgage Company as caused these presents to be executed by its duly-authorized officers, and its corporate seal hereunto affixed this 26th day of September, 1997.

First Commercial Mortgage Company a/k/a  
First Commercial Mortgage Company of Memphis

By: [Signature]  
Title: Vice President

By: [Signature]  
Title: Assistant Vice President



STATE OF DESOTO CO.

OCT 21 10 24 AM '97

BK 943 PG 110  
W.E. DAVIS CH. CLK.

STATE OF Arkansas )  
COUNTY OF Saline ) ss

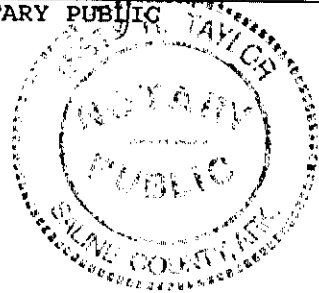
ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 26th day of September, 1997, within my jurisdiction, the within named Elaine Rogers and Felecia Clark, respectively, of First Commercial Mortgage Company, a corporation, and that for and on behalf of the said corporation, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 26th day of September, 1997.

My Commission Expires:  
1-1-2005

[Signature]  
NOTARY PUBLIC



THIS DOCUMENT PREPARED BY AND  
AFTER RECORDING PLEASE RETURN TO:

DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.  
999 Plaza West  
415 North McKinley  
Little Rock, Arkansas 72205  
(501) 661-1000